Attachment A

POOL RECORD LAYOUT (11705)   **P02**

P02 – is an existing record, note the change to field 7 where the definition has changed

No.	Field Name	Definition	Conditionality	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Always P02	Required	Alpha	3		1	3	P02
2	Payment Date	The pool first payment date.	Required	Date	8		4	11	YYYYMMDD
3	Filler			Spaces	8		12	19	
4	Term	Term of the pool	Required	Spaces	2		20	21	
5	Tax ID	The IRS Tax ID Number assigned to each pool.	Required	Numeric	9		22	30	
6	# of Loans	The number of loans included in the pool.	Required	Numeric	5		31	35	
7	Sec. Rate Margin	Not used – Report zeros to fill the field.	Conditionally required. If the pool is an ARM.	Numeric	6	3	36	41	99.999

No.	Field Name	Definition	Conditionality	Type	Length	Dec. Places	Start	End	Format
8	Total Positions	The total dollar amount of the positions to be delivered to the Fed (book-entry) for settlement. This amount must be equal to the Original Aggregate Amount.	Required	Numeric	15	2	42	56	
9	Filler			Space	1		57	57	
10	Filler			Space	1		58	58	
11	CMT or LIBOR	The ARM index being used. It will be either C (CMT = Constant Maturity Treasury) or L (LIBOR = London Interbank Offered Rate).	Conditionally required. If the pool is an ARM.	Alpha	1		59	59	C or L
12	Filler			Space	1		60	60	

No.	Field Name	Definition	Conditionality	Type	Length	Dec. Places	Start	End	Format
13	Cert. Agreement	Refers to the status of security agreements. 1 = Any and all security agreements affecting the mortgages in the referenced pool or loan packages are limited by a duly executed Release of security interest. 2 = No mortgages in the referenced pool or loan package is now subject to any security agreement	Required 1 or 2	Numeric	1		61	61	1 or 2
14	Sent 11711	Indicates whether the 11711A (Release of Security Interest) was forwarded to the document custodian. Required if field 13 is coded with a "1." Y = Yes, N = No	Conditionally required. If field 13 is coded with a "1." Y=Yes, N=No	Numeric	1		62	62	Y or N
15	Filler			Space	6		63	68	

No.	Field Name	Definition	Conditionality	Type	Length	Dec. Places	Start	End	Format
16	Annual Cap	The value is "2" for 1-Year adjusting loans; this field does not apply to monthly adjusting loans.	Conditionally required. If the pool is a 1-Year ARM.	Numeric	2		69	70	
17	Lifetime Cap	The value is "5" for 1-Year adjusting loans; this field does not apply to monthly adjusting loans.	Conditionally required. If the pool is a 1-Year ARM.	Numeric	2		71	72	
18	# of Subscribers	The total number of subscribers (Fed participants) in the pool.		Numeric	4		73	76	
19	Filler			Space	4		77	80	

MORTGAGE RECORD LAYOUT (11706) M02

M02 – is an existing record, note the change to field 6 where the definition has changed.

No.	Field Name	Definition	Conditionality	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Always M02	Required	Alpha	3		1	3	M02
2	Principal Balance Being Securitized	As of the close of the servicing/ accounting period that portion of the HECM loan principal balance that is being securitized via this Participation. This is the "participation" amount of the HECM loan that is assigned to the pool being assembled/ issued.	Required	Numeric	13	2	4	16	9999999999.99
3	Principal Balance Not Being Securitized	As of the close of the servicing/ accounting period, that portion of the HECM loan (accumulated principal) that has not been securitized in any HMBS.	Required	Numeric	13	2	17	29	9999999999.99

No.	Field Name	Definition	Conditionality	Type	Length	Dec. Places	Start	End	Format
4	Principal Balance Previously Securitized	As of the close of the servicing/ accounting period, that portion of the HECM loan that had been previously securitized in all HMBS—the sum of the principal balance of the existing Participations.	Required	Numeric	13	2	30	42	9999999999.99
5	Principal Limit	The principal limit is the maximum HECM mortgage amount; it equals the maximum claim amount times the principal limit factor.	Required	Numeric	13	2	43	55	9999999999.99
6	Mortgage Margin	Percentage points added to the index rate to determine an ARM's interest rate. Must be reported; cannot be zero.	Conditionally required. If the loan is an ARM	Numeric	6	3	56	61	99.999

No.	Field Name	Definition	Conditionality	Type	Length	Dec. Places	Start	End	Format
7	MOM	MERS as Original Mortgagee Y if Yes, N if No		Alpha	1		62	62	Y or N
8	MIN	MERS Identification Number – The number assigned to this mortgage by MERS.		Alphanumeric	18		63	80	

MORTGAGE RECORD LAYOUT (11706)   **M11**

M11 – is an existing record, note the changes to field numbers 2 and 6 where the field names have changed.

No.	Field Name	Definition	Conditionality	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Always M11	Required	Alphanumeric	3		1	3	M11
2	Initial Change Date	The first change date on the note	Conditionally required. If the loan is an ARM	Date	8		4	11	YYYYMMDD
3	Index Type	The type of ARM index being used. It will be either CMT (Constant Maturity Treasury) or LIBOR (London Interbank Offered Rate).	Conditionally required. If the loan is an ARM	Alpha	5		12	16	
4	Adjustment Date (Annual/Monthly Reset Date)	The date after the Pool Issue Date on which the interest rate on the HECM could change.	Conditionally required. If the loan is an ARM	Date	8		17	24	YYYYMMDD
5	Type of ARM Note	The type ARM loan, i.e., Monthly or Annual adjustable interest rates.	Conditionally required. If the loan is an ARM	Alphanumeric	14		25	38	

No.	Field Name	Definition	Conditionality	Type	Length	Dec. Places	Start	End	Format
6	Periodic (+/-) Interest Rate Change Cap	A cap that limits the annual interest rate increase or decrease of the loan. The value is "2" for 1-Year adjusting loans; this field does not apply to monthly adjusting loans.	Conditionally required. If the loan is a 1-Year ARM	Alphanumeric	2		39	40	
7	Filler			Spaces	2		41	42	
8	Lifetime Cap/Maximum Interest Rate	The value is "5" for 1-Year adjusting loans; for monthly adjusting loans, is the maximum interest rate stated on the note.	Conditionally required. If the loan is an ARM	Alphanumeric	2		43	44	
9	Filler			Spaces	36		45	80	

M12 – New Record

No.	Field Name	Definition	Conditionality	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Always M12	Required	Alphanumeric	3		1	3	M12
2	Expected Average Mortgage Interest Rate	The original expected average mortgage interest rate per FHA guidelines as disclosed on the HECM Loan Agreement. It is fixed throughout the life of the loan and is used to determine payments to the borrower. For a fixed rate loan, the expected rate is the fixed interest rate. For an adjustable rate loan, the expected rate is the sum of the lender's margin either (1) the U.S. Treasury Securities rate adjusted to a constant maturity of ten years if the loan interest rate adjusts based on the Constant Maturity Treasury (CMT) index or (2) the	Required	Numeric	6	3	4	9	99.999

No.	Field Name	Definition	Conditionality	Type	Length	Dec. Places	Start	End	Format
		ten year London Interbank Offered Rate (LIBOR) swap rate if the loan interest rate adjusts based on the LIBOR index.							
3	Servicing Fee Set Aside Amount	An amount initially set aside from the Principal Limit as indicated on the Payment Plan Exhibit to the HECM Loan Agreement, to be applied to payment due for a fixed monthly charge for servicing activities of Issuer or its Subcontract Servicer. Such servicing activities are necessary to protect Issuer's interest in the property. A servicing fee set aside, if any, is not available to the Borrower for any purpose, except to pay for loan servicing.	Optional	Numeric	13	2	10	22	9999999999.99
4	HECM Original Funding Date	The date the HECM loan was first funded.	Required	Date	8		23	30	YYYYMMDD
5	Property Valuation Amount	Valid property valuation as of the Origination	Required	Numeric	13	2	31	43	9999999999.99

No.	Field Name	Definition	Conditionality	Type	Length	Dec. Places	Start	End	Format
		Date.							
6	Original Term of Payments	Original number of monthly payments on a term or modified term loan as of the Pool Issue Date.	Conditionally Required if Payment Option is = 2 or 4; if Payment Option is = 1,3 or 5 enter zero	Numeric	3		44	46	999
7	Property Charges Set Aside Amount	At closing, the amount that a borrower sets aside to cover property charges such as taxes, insurance, ground rents, homeowner's association fees.	Optional	Numeric	13	2	47	59	9999999999.99
8	Property Repair Set Aside Amount	At closing, the amount that a borrower sets aside to cover property repairs, plus the repair administration fee.	Optional	Numeric	13	2	60	72	9999999999.99
9	Property Valuation Effective Date	Effective date of the property valuation on the subject property as of the Origination Date.	Required	Date	8		73	80	YYYYMMDD

M13 – New Record

No.	Field Name	Definition	Conditionality	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Always M13	Required	Alphanumeric	3		1	3	M13
2	Loan Origination Company	The entity that processed the HECM Loan Application.	Required	Alphanumeric	30		4	33	
3	HECM Loan Purpose Code	The purpose for which the HECM loan was originated:	Required 1 = HECM Traditional, 2 = HECM Refinance, 3 = HECM Purchase	Numeric	1		34	34	9
4	HECM Saver Flag	Code which indicates if this is HECM Saver Loan: N = Standard, Y = Saver.	Required N = Standard Y = Saver	Character	1		35	35	X
5	Original Available Line of Credit (LOC) Amount	Original available line of credit amount.	Conditionally Required If payment option = 3, 4 or 5	Numeric	13	2	36	48	9999999999.99

No.	Field Name	Definition	Conditionality	Type	Length	Dec. Places	Start	End	Format
6	Original Draw Amount	The original amount drawn on a line of credit loan.	Conditionally Required If payment option = 3, 4 or 5	Numeric	13	2	49	61	9999999999.99
7	Lifetime Floor Rate	The minimum interest rate that can be applied during the loan term. For annual adjusting loans, the Original Interest Rate minus the Lifetime Cap but not less than the Margin; for monthly adjusting loans the Margin stated on the note.	Conditionally Required If loan is an ARM	Numeric	6	3	62	67	99.999
8	Filler			Spaces	14		67	80	

M14 – New Record

No.	Field Name	Definition	Conditionality	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Always M14	Required	Alphanumeric	3		1	3	M14
2	Remaining Available Line of Credit (LOC) Amount	Remaining line of credit balance at the Pool Issue Date.	Conditionally Required If payment option = 3	Numeric	13	2	4	16	9999999999.99
3	Monthly Scheduled Payment Amount	The monthly payment amount scheduled to be made to the borrower as of the Pool Issue Date, including, if applicable, the amount that will be withheld from borrower's monthly payment for property charges.	Conditionally Required If payment option = 1, 2, 4 or 5	Numeric	13	2	17	29	9999999999.99
4	Remaining Term of Payments	Remaining number of monthly payments on a term or modified term loan at the Pool Issue Date.	Conditionally Required If payment option = 2 or 4	Numeric	3		30	32	999

No.	Field Name	Definition	Conditionality	Type	Length	Dec. Places	Start	End	Format
5	Credit Line Set Aside Amount	In exchange for reduced monthly payments, the specified amount of money set aside at the Pool Issue Date for a line of credit, on which the borrower can draw until the line of credit is exhausted.	Conditionally Required If payment option = 4 or 5	Numeric	13	2	33	45	9999999999.99
6	Filler			Spaces	35		46	80	